

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: RONALD L. EDWARDS	§	Case No. 17-80666
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/22/2017.
- 2) The plan was confirmed on 08/04/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 07/28/2017.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 10/30/2017, 01/05/2018, 08/03/2018, 09/13/2018, 10/18/2018.
- 5) The case was dismissed on 10/18/2018.
- 6) Number of months from filing or conversion to last payment: 13.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$0.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 11,400.00	
Less amount refunded to debtor(s)	\$ 25.00	
NET RECEIPTS		\$ 11,375.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 812.18	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,002.24	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 1,814.42
Attorney fees paid and disclosed by debtor(s):	\$ 690.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GERACI LAW L.L.C.	Lgl	4,000.00	4,000.00	4,000.00	812.18	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Sec	32,052.00	35,003.50	35,003.50	7,234.64	2,325.94
JEFFERSON CAPITAL SYSTEMS LLC	Uns	0.00	0.00	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	2,500.00	2,606.42	2,606.42	0.00	0.00
ILLINOIS DEPARTMENT OF	Pri	426.00	422.00	422.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	475.00	429.00	429.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	0.00	10,173.13	10,173.13	0.00	0.00
CERASTES LLC	Uns	0.00	634.61	634.61	0.00	0.00
BARCLAYS BANK DELAWARE	Uns	0.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Uns	228.00	578.69	578.69	0.00	0.00
CCS / FIRST NATIONAL BANK	Uns	1,319.00	NA	NA	0.00	0.00
CHECK N GO	Uns	1,625.00	2,639.50	2,639.50	0.00	0.00
CREDIT ONE BANK NA	Uns	0.00	NA	NA	0.00	0.00
US DEPARTMENT OF EDUCATION	Uns	1,000.00	31,020.02	31,020.02	0.00	0.00
DEPT OF EDUCATION / NELN	Uns	1,054.00	NA	NA	0.00	0.00
DEPT OF EDUCATION / NELN	Uns	3,500.00	NA	NA	0.00	0.00
DEPT OF EDUCATION / NELN	Uns	3,500.00	NA	NA	0.00	0.00
DEPT OF EDUCATION / NELN	Uns	4,500.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
DEPT OF EDUCATION / NELN	Uns	5,273.00	NA	NA	0.00	0.00
DEPT OF EDUCATION / NELN	Uns	6,062.00	NA	NA	0.00	0.00
DEPT OF EDUCATION / NELN	Uns	6,642.00	NA	NA	0.00	0.00
DISCOVER BANK	Uns	1,597.00	2,330.78	2,330.78	0.00	0.00
FIRST NORTHERN CREDIT UNION	Uns	2,933.00	3,829.30	3,829.30	0.00	0.00
FIRST PREMIER BANK	Uns	798.00	NA	NA	0.00	0.00
FSB BLAZE	Uns	1,240.00	NA	NA	0.00	0.00
GREAT PLAINS LENDING	Uns	628.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	736.00	754.45	754.45	0.00	0.00
QUANTUM3 GROUP LLC as agent for	Uns	0.00	354.36	354.36	0.00	0.00
PERSONAL FINANCE	Uns	2,907.00	NA	NA	0.00	0.00
PNC BANK	Uns	827.00	NA	NA	0.00	0.00
PUBLIC SAVINGS BANK	Uns	0.00	NA	NA	0.00	0.00
RISE CREDIT	Uns	3,914.00	NA	NA	0.00	0.00
SAXON MORTGAGE SERVICE	Uns	0.00	NA	NA	0.00	0.00
SIX FLAGS GURNEE	Uns	300.00	NA	NA	0.00	0.00
STATE DEPARTMENT FEDERAL	Uns	2.00	5,020.19	5,020.19	0.00	0.00
SYNCHRONY BANK	Uns	6,586.00	NA	NA	0.00	0.00
TD BANK USA / TARGETCRED	Uns	408.00	NA	NA	0.00	0.00
WAUKEGAN LOAN MANAGEMENT	Uns	600.00	NA	NA	0.00	0.00
ALLY BANK	Uns	0.00	8,075.36	8,075.36	0.00	0.00
LH FARMS	Uns	0.00	NA	NA	0.00	0.00
REBECCA EDWARDS	Uns	0.00	NA	NA	0.00	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	538.31	538.31	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	3,022.40	3,022.40	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	4,004.46	4,004.46	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,475.01	2,475.01	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 35,003.50	\$ 7,234.64	\$ 2,325.94
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 35,003.50	\$ 7,234.64	\$ 2,325.94
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 851.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 851.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 78,056.99	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 1,814.42	
Disbursements to Creditors	\$ 9,560.58	
TOTAL DISBURSEMENTS:		\$ 11,375.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/27/2018

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.